

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,437,322 B1  
APPLICATION NO. : 09/610828  
DATED : October 14, 2008  
INVENTOR(S) : Kurt C. McCracken et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

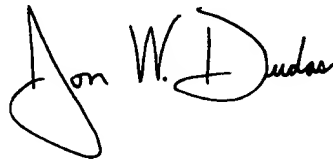
Title Page, Column One, Line 1 -- delete "Philadelphia, PA" and insert -- New York, NY --.

Title Page, Column Two, Line 18 -- delete "entrepreneurs" and insert -- entrepreneurs --.

Page 9, Column Seven, Line 40 -- In Claim 1, delete "transactions," and insert -- transactions; --.

Signed and Sealed this

Thirteenth Day of January, 2009

A handwritten signature in black ink, reading "Jon W. Dudas". The signature is stylized, with a large loop for the 'J' and a cursive 'Dudas'.

JON W. DUDAS  
*Director of the United States Patent and Trademark Office*